

**UNITED STATES BANKRUPTCY COURT**  
Northern District of California (San Francisco)

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/16/11.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Cesar Mugurussa  
438 Flood Avenue  
San Francisco, CA 94112

Leonor Mugurussa  
438 Flood Avenue  
San Francisco, CA 94112

Case Number:  
11-31890

Social Security/Individual Taxpayer ID/Employer Tax ID/Other Nos.:  
xxx-xx-2956  
xxx-xx-7154

Attorney for Debtor(s) (name and address):

Patrick L. Forte  
Law Offices of Patrick L. Forte  
1 Kaiser Plaza #480  
Oakland, CA 94612-3610  
Telephone number: (510) 465-3328

Bankruptcy Trustee (name and address):

Andrea A. Wirum  
P.O. Box 1108  
Lafayette, CA 94549  
Telephone number: (415) 294-7710  
Email: trustee@wirum.com

**Meeting of Creditors**

Date: **June 21, 2011**

Time: **10:00 AM**

Location: **San Francisco U.S. Trustee Off, Office of the U.S. Trustee, 235 Pine Street, Suite 850, San Francisco, CA 94104**

**Presumption of Abuse under 11 U.S.C. §§ 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 8/22/11**

**Deadline to Object to Exemptions:**

If this case has been converted, a new deadline to object to exemptions arises unless: (1) the conversion took place more than one year after a plan was first confirmed, or (2) the deadline had previously expired while the case pending under Chapter 7.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

235 Pine Street, 19th floor (94104)  
Post Office Box 7341  
San Francisco, CA 94120  
Telephone number: 415-268-2300

**For the Court:**

Clerk of the Bankruptcy Court:  
Gloria L. Franklin

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 5/19/11

**Important Notice to Individual Debtors:** The United States Trustee requires all debtors who are individuals to provide government-issued photo identification and proof of social security number to the trustee at the meeting of creditors.

# EXPLANATIONS

FORM B9A (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §§362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §§ 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §§727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §§523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Actions by Trustee Permitted Without Notice	Unless an objection is filed within 14 days of the date of this notice, the trustee may, without further notice or hearing: (1) sell non-exempt property from an estate that has an aggregate gross value of less than \$2,500 (FRBP 6004 (D)) or (2) abandon to the debtor any scheduled asset which the trustee determines has an inconsequential net value to the estate (11 U.S.C. §§554(C)).
— Refer to Other Side for Important Deadlines and Notices —	

United States Bankruptcy Court  
Northern District of California

In re:  
Cesar Mugurussa  
Leonor Mugurussa  
Debtors

Case No. 11-31890-TEC  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0971-3

User: mwalker  
Form ID: SF1

Page 1 of 2  
Total Noticed: 36

Date Rcvd: May 19, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2011.

db/jdb +Cesar Mugurussa, Leonor Mugurussa, 438 Flood Avenue, San Francisco, CA 94112-1335  
aty +Patrick L. Forte, Law Offices of Patrick L. Forte, 1 Kaiser Plaza #480,  
Oakland, CA 94612-3686  
smg Chief Tax Collection Section, Employment Development Section, P.O. Box 826203,  
Sacramento, CA 94230  
11871673 +1st Premier Bank, 1820 N. Louise Avenue, Sioux Falls, SD 57107  
11871674 +Allstate Home Ins., 4804 Mission St #208, San Francisco, CA 94112-3425  
11871675 +Allstate Insurance, 4804 Mission St #208, San Francisco, CA 94112-3425  
11871682 Chevron Oil Co., PO Box 5309050, Atlanta, GA 30353-0950  
11871683 City & County of SF Tax Collector, PO Box 7426, San Francisco, CA 94120-7426  
11871687 Indymac, PO Box 78826, Phoenix, AZ 85062-8826  
11871688 Indymac Mortgage Services, PO Box 4045, Kalamazoo, MI 49003-4045  
11871693 PG&E, PO Box 997310, Sacramento, CA 95899-7310  
11871694 +RBS Citizens NA, 1000 Lafayette Gill, Bridgeport, CT 06604-4725  
11871695 Recology Sunset Scavenger, 250 Executive Park Blvd., Suite 2100, San Francisco, CA 94134-3306  
11871697 SF Water Dep, PO Box 7369, San Francisco, CA 94120-7369  
11871698 +Shell Oil Co., PO Box 6406, Sioux Falls, SD 57117-6406  
11871700 +Universal Card AT&T, PO Box 44167, Jacksonville, FL 32231-4167  
11871702 +Wells Fargo Bank, 3300 W. Sahara Avenue, Las Vegas, NV 89102-3224

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BAAWIRUM.COM May 20 2011 00:58:00 Andrea A. Wirum, P.O. Box 1108,  
Lafayette, CA 94549-1108  
smg EDI: CALTAX.COM May 20 2011 00:58:00 CA Franchise Tax Board,  
Special Procedures Bankruptcy Unit, P.O. Box 2952, Sacramento, CA 95812-2952  
smg EDI: EDD.COM May 20 2011 00:58:00 CA Employment Development Dept., Bankruptcy Group MIC 92E,  
P.O. Box 826880, Sacramento, CA 94280-0001  
ust +E-mail/Text: ustpreion17.sf.ecf@usdoj.gov May 20 2011 01:01:23  
Office of the U.S. Trustee / SF, Office of the U.S. Trustee, 235 Pine St, Suite 700,  
San Francisco, CA 94104-2736  
11871676 +EDI: CITICORP.COM May 20 2011 00:58:00 ATT Universal Card, PO Box 44167,  
Jacksonville, FL 32231-4167  
11871678 +EDI: BANKAMER2.COM May 20 2011 00:58:00 Bank of America, PO Box 17054,  
Wilmington, DE 19850-7054  
11871677 +EDI: BANKAMER.COM May 20 2011 00:58:00 Bank of America, PO Box 1390,  
Norfolk, VA 23501-1390  
11871679 EDI: CAPITALONE.COM May 20 2011 00:58:00 Capital One Bank, PO Box 30281,  
Salt Lake City, UT 84130-0281  
11871681 +EDI: CHASE.COM May 20 2011 00:58:00 Chase Bank, PO Box 15298, Wilmington, DE 19850-5298  
11871684 +EDI: AMINFOFP.COM May 20 2011 00:58:00 First Premier Bank, 601 S Minnesota Avenue,  
Sioux Falls, SD 57104-4868  
11871685 EDI: CALTAX.COM May 20 2011 00:58:00 Franchise Tax Board, Special Procedures,  
P.O. Box 2952, Sacramento, CA 95812-2952  
11871686 +EDI: HFC.COM May 20 2011 00:58:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253  
11871690 EDI: IRS.COM May 20 2011 00:58:00 Internal Revenue Service,  
Centralized Insolvency Operations, PO Box 21126, Philadelphia, PA 19114-0326  
11871689 EDI: IRS.COM May 20 2011 00:58:00 Internal Revenue Service, IRS Center, Fresno, CA 93888  
11871691 EDI: IRS.COM May 20 2011 00:58:00 Internal Revenue Service, Special Procedures,  
1301 Clay St. #1400S, Oakland, CA 94612  
11871692 +EDI: TSYS2.COM May 20 2011 00:58:00 Macy's, PO Box 8218, Mason, OH 45040-8218  
11871696 +EDI: SEARS.COM May 20 2011 00:58:00 Sears Premier, PO Box 6241,  
Sioux Falls, SD 57117-6241  
11871699 +EDI: WTRRNANK.COM May 20 2011 00:58:00 Target National Bank, PO Box 673,  
Minneapolis, MN 55440-0673  
11871701 +EDI: WFFC.COM May 20 2011 00:58:00 Wells Fargo Bank, PO Box 31557,  
Billings, MT 59107-1557

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

11871680\* +Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

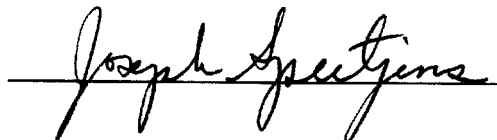
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.